



# FEMA

## *Now That You Know What Are You Going To Do?*

**Taylor County, TX** – If only the people of Merkel, Texas knew then what they know now. “Then” was before extensive rainfall last August flooded a neighborhood, damaging 60 homes that never had flood damage before.

“Then” was when townspeople couldn’t buy flood insurance because the town did not participate in the National Flood Insurance Program (NFIP).

“Then” was before City Manager Donnie Edwards learned how simple and beneficial it is to join the NFIP and how everyone could benefit, not just those who live in the most flood-prone area, known as a floodplain.

“We had a flood event in an area which doesn’t normally flood,” said Donnie Edwards, who had only been on the job as City Manager for seven months. “I got a call from insurance agents regarding people wanting to purchase flood insurance for their homes. I had no idea that it wasn’t available. That’s kind of how we got to where we are now.”

Edwards continued, “When I first started looking into it [flood insurance], I thought to myself if Merkel had not joined the NFIP, there had to be a good reason. I couldn’t find it. There wasn’t any.”

The flood damage in Merkel was one reason that Taylor County was included in a major presidential declaration for severe storms and flooding in Texas this summer, from June 16, 2007 to August 3, 2007. Edwards began to learn about the NFIP.

It was then that Edwards learned of misconceptions about the flood insurance program. One was that flood insurance could only be purchased by persons living in the floodplain. Another was that to file a claim, the flooding had to be a direct result of water rising out of its banks. The third was that flood insurance is too expensive.

A FEMA NFIP specialist, Kathy Graf, explained the program. “A flood is an excess of water on land (two or more acres) that is normally dry,” Graf said. “The NFIP definition includes inland tidal water; unusual and rapid accumulation or runoff of surface waters from any source; mud flow; collapse or subsidence of land along the shore of a lake or similar body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels that result in a flood.”

Once a community joins the NFIP by adopting and agreeing to enforce an approved local floodplain management ordinance (or equivalent county court order), residents can buy flood insurance through local insurance agencies. The insurance generally does not take effect until 30 days after purchase; however, it is effective immediately on a newly purchased home.

Flood insurance is available to homeowners for dwellings and contents, businesses for buildings and contents, and to renters for contents. Rates begin at \$112 per year for minimum coverage of a house that is outside the floodplain boundaries or \$317 yearly for the maximum coverage of \$250,000. Rates are higher in the floodplain.



**Taylor County,  
Texas**



### **Quick Facts**

Year:

**2007**

Sector:

**Public**

Cost:

**Amount Not Available**

Primary Activity/Project:

**Education/Outreach/Public Awareness**

Primary Funding:

**National Flood Insurance Program (NFIP)**